

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Justin Eric Drexler
Shea Heather Murray
Debtor(s)**

Bankruptcy Case No.: 20-23260-GLT
Issued Per Jan. 11, 2021 Proceeding
Chapter: 13
Docket No.: 24-17
Concil. Conf.: June 3, 2021 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 14, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on Jun. 3, 2021 at 10:00 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- H. Additional Terms: The secured claim of Bank of America (Claim No. 1) shall govern as to claim amount, to be paid at the modified plan terms.

(2.) *IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:*

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

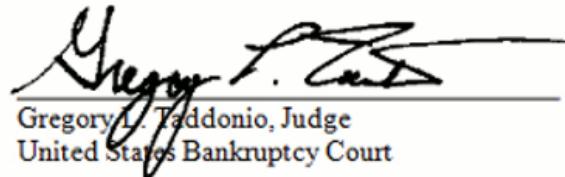
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory L. Taddonio, Judge
United States Bankruptcy Court

Dated: January 13, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Justin Eric Drexler
Shea Heather Murray
Debtors

Case No. 20-23260-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Jan 13, 2021

User: jhel
Form ID: 149

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Justin Eric Drexler, Shea Heather Murray, 133 Karen Place, Munhall, PA 15120-3605
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15313185	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808
15313186	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
15313187	+ Bank Of America, N.a., Po Box 45144, Jacksonville, FL 32232-5144
15314625	Bank of America, N.A., PO BOX 31785, TAMPA, FL 33631-3785
15317701	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15313188	+ Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15313192	+ Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15313193	+ Citibank N.A., 388 Greenwich Street, 14th Floor, New York, NY 10013-2362
15313194	+ Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15313197	+ Community Bank NA, 45-49 Court Street, Canton, NY 13617-1179
15313201	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
15313200	+ Dollar Bank Visa, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
15313202	+ First National Bank of PA, 4140 E State Street, Hermitage, PA 16148-3401
15321872	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15313206	+ Midland Credit Management, 320 East Big Beaver, Troy, MI 48083-1238
15317675	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15313222	+ TD Bank USA/Targer Credit, Po Box 673, Minneapolis, MN 55440-0673
15313221	+ Target Nb, Po Box 673, Minneapolis, MN 55440-0673
15313223	+ The Home Depot/CBNA, Po Box 6497, Sioux Falls, SD 57117-6497
15326526	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15313224	+ Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@bernsteinlaw.com	Jan 14 2021 03:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2021 03:19:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15313189	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 14 2021 03:22:50	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15313190	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 14 2021 03:19:13	Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
15313191	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 14 2021 03:19:13	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281

District/off: 0315-2

User: jhel

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Date Rcvd: Jan 13, 2021

Form ID: 149

Total Noticed: 53

15313195	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2021 03:06:00	Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
15313196	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2021 03:06:00	Comenity Bank/Victoria's Secret, Po Box 182789, Columbus, OH 43218-2789
15313199	Email/Text: mrdiscen@discover.com	Jan 14 2021 03:05:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
15313198	+ Email/Text: electronicbkydocs@nelnet.net	Jan 14 2021 03:07:00	Department of Education, Po Box 82561, Lincoln, NE 68501-2561
15313203	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 14 2021 03:22:50	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15313204	+ Email/Text: BKRMailOPS@weltman.com	Jan 14 2021 03:06:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15313205	+ Email/Text: PBNCNotifications@perituservices.com	Jan 14 2021 03:06:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15327642	Email/Text: Bankruptcy.Notices@pnc.com	Jan 14 2021 03:06:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15313207	Email/Text: Bankruptcy.Notices@pnc.com	Jan 14 2021 03:06:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15313208	Email/Text: Bankruptcy.Notices@pnc.com	Jan 14 2021 03:06:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15313209	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2021 03:21:04	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15326728	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2021 03:22:53	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15313210	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:20:59	Synchrony Bank, 200 Crossing Boulevard, Suite 101, Bridgewater, NJ 08807-2876
15313518	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:22:46	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15313211	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:22:47	Synchrony Bank/Home Design, Po Box 965036, Orlando, FL 32896-5036
15313212	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:22:47	Synchrony Bank/IKEA, Po Box 965005, Orlando, FL 32896-5005
15313213	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:20:59	Synchrony Bank/Jwac, Po Box 965036, Orlando, FL 32896-5036
15313214	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:20:59	Synchrony Bank/Levin, Po Box 965036, Orlando, FL 32896-5036
15313215	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:19:10	Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
15313216	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:20:59	Synchrony Bank/Roomful Express, Po Box 965036, Orlando, FL 32896-5036
15313217	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:20:59	Synchrony Bank/Sams Club, PO Box 965005, Orlando, FL 32896-5005
15313218	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:20:59	Synchrony Bank/Score Rewards, P.O. Box 965005, Orlando, FL 32896-5005
15313219	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:20:59	Synchrony Bank/Value City Furniture, Po Box 965036, Orlando, FL 32896-5036
15313220	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2021 03:20:59	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
15317210	+ Email/Text: electronicbkydocs@nelnet.net	Jan 14 2021 03:07:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201., Lincoln, NE

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2021 at the address(es) listed below:

Name	Email Address
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Brian Nicholas on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com

Daniel P. Foster on behalf of Joint Debtor Shea Heather Murray dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster on behalf of Debtor Justin Eric Drexler dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecl@chapter13trusteevdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 7